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In reply to Office Action mailed March 7, 2007

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25. (Previously presented) A method as recited in claim 24, further comprising the step of permitting the customer to subscribe to an investment fund utilizing the network further comprises the steps of: receiving a request to subscribe to an investment fund from the customer utilizing the network; transferring funds from an account of the customer to an account of the investment fund upon receipt of the request; notifying a manager of the investment fund to enroll the customer in the investment fund; updating information stored in a database relating to the investment fund to reflect the enrollment of the customer into the fund; and permitting the customer to access at least a portion of the information stored in the database utilizing the network.

26. (Previously presented) A method as recited in claim 25, further comprising the steps of: receiving a request to redeem funds from the customer utilizing the network, notifying the manager of the investment fund of the request, updating information stored in the database relating to the investment fund to reflect the redemption of funds by the customer, and transferring funds from the account of the investment fund to the account of the customer.

27. (Canceled)

Remarks

This is in response to the Office Action mailed on March 7, 2007. Claims 1, 3-11, 13-20, and 22-27 were pending in the application and rejected. With this response, claims 1, 3, 6, 11, 13, and 20 are amended. Claims 5, 15, and 27 are canceled. The remaining claims are unchanged and no new claims are added.

The pending claims have all been rejected under 35 U.S.C. 103(a) as being unpatentable over Weiss in view of Nishimura and/or Atkins and Clark. Applicants submit that the amendments to the claims include features not shown or made obvious in the prior art and therefore are patentably distinguishable from the prior art.

More particularly, the independent claims 1, 11, and 20 have been amended to include several features not shown or made obvious in the prior art. For example, the claims include the features of "a banking/investment website . . . that allow a customer to deposit or transfer funds into the bank account, and . . . includes access to market information and market trading integrated with the bank account." Also, the claims include the features of "associating an identifier with the profile to indicate the customer as an account holder" and "creating information material including the identifier with one of the

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first and second computer."

These features are not shown or made obvious in the prior art. The claims set forth more than a plurality of computers connected within a network performing banking functions. In the present claims, the features are specifically assigned to the first and second computers in a manner not shown in the art. Furthermore, there is no reference teaching or making obvious the feature of "market information and market trading integrated with the bank account." Because these features are missing from each of the references separately and not made obvious in the prior art, these features would be missing from any proposed combination of the references. Accordingly, Applicants submit that independent claims 1, 11, and 20 are patentably distinguishable from the prior art combination.

The remaining claims each depend from one of the independent claims amended and described above. By virtue of their dependency, Applicants submit that these claims are patentable also.

Accordingly, Applicants respectfully request removal of the rejection under 35 U.S.C. 103(a), and also request favorable action and allowance of the application.

Conclusion

Applicant submits that all pending claims are allowable and respectfully requests that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at (612) 607-7340.

If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Reference 60021-369201).

Respectfully submitted,

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